IN THE UNITED STATES DISTRICT COURT FOR THE WESTERN DISTRICT OF NORTH CAROLINA ASHEVILLE DIVISION 1:11cv232

BELINDA HUSKEY and JAMES)	
LOYD HUSKEY,)	
Plaintiff,)	ROSEBORO
v.)	ORDER
BANK OF AMERICA HOME LOANS, and NEW CENTURY MORTGAGE,)	
ISAOA,)	
Defendants.)	
)	

Pending before the Court is the Defendant Bank of America Home Loans's Motion to Dismiss [# 8]. Plaintiffs are proceeding *pro se* and will be advised of their obligations to respond and the time for doing so.

In accordance with <u>Roseboro v. Garrison</u>, 528 F.2d 309 (4th Cir. 1975), Plaintiffs, who are proceeding *pro se*, are cautioned that Defendant has filed a Motion to Dismiss contending that the Complaint fails to state a claim. Rule 12(b)(6) of the Federal Rules of Civil Procedure provides for dismissal where a party has failed to state a cause of action as a matter of law. This language means that in responding to the motion to dismiss, Plaintiffs must show that they have made sufficient allegations to support a cause of action against such defendant that is recognized by law. In <u>Bell Atlantic Corp. v. Twombly</u>, 550 U.S. 544 (2007), the Court held that to survive a Rule 12(b)(6) motion to dismiss, a plaintiff must allege facts in his complaint that "raise a right to relief above the speculative

level." Id., at 555.

[A] plaintiff's obligation to provide the "grounds" of his "entitle[ment] to relief" requires more than labels and conclusions, and a formulaic recitation of the elements of a cause of action will not do

[a] claim has facial plausibility when the plaintiff pleads sufficient factual content that allows the court to draw the reasonable inference that the defendant is liable for the misconduct alleged.

<u>Id.</u> This "plausibility standard" requires "more than a sheer possibility that a defendant has acted unlawfully." <u>Id.</u> Thus, a complaint falls short of the plausibility standard where plaintiff "pleads facts that are 'merely consistent with' a defendant's liability" <u>Id.</u>

While the court accepts plausible factual allegations made in the Complaint as true and considers those facts in the light most favorable to plaintiff in ruling on

a motion to dismiss, a court "need not accept as true unwarranted inferences, unreasonable conclusions, or arguments." <u>Eastern Shore Mkt.'s Inc. v. J.D.</u>

<u>Assoc.'s, LLP, 213 F. 3d 175, 180 (4th Cir. 2000).</u>

Finally, Plaintiffs are advised that the method for responding requires that they file a written "response" to Defendant's motion within the time allowed by this Order. A copy of such response must be sent to counsel for all other parties, and Plaintiffs must certify that they have made such service in a "certificate of service" indicating the manner in which such service was made.

ORDER

IT IS, THEREFORE, ORDERED that Plaintiffs file their written response to Defendant's Motion to Dismiss [# 8] by January 31, 2012.

Signed: January 20, 2012

U Dennis L. Howell

United States Magistrate Judge